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MODIFICATION AGREEMENT

This agreement made this 28th day of April 1986 between First Federal Savings and Loan Association of Alabama, hereinafter referred to as Mortgagee, and L. Clay Edwards and wife, Judy A. Edwards, hereinafter referred to as Mortgagor.

WHEREAS the Mortgagor is now indebted to the Mortgagee on the premises conveyed by the existing Mortgage originally made to Mortgagee, the payment of which is secured by a note and a security instrument dated March 29, 1984 and recorded in the office of the Judge of Probate of Shelby County, Mortgage Book Alabama in ~~Book 069~~ 445, Page 935. The property is more specifically described as follows:

Lot 15, according to Survey of Dearing Downs, Third Addition, as recorded in Map Book 8, Page 15, in the Office of the Judge of Probate of Shelby County, Alabama.

*See  
JAE*

BOOK 069 PAGE 651

WHEREAS the parties mutually desire to modify the terms of said indebtedness by changing the interest rate required on said note.

NOW THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows:

Mortgagor hereby agrees to pay the unpaid principal balance of said indebtedness according to the terms and conditions of the new note executed simultaneous with this Modification Agreement.

It is the intent of the parties hereto that the lien and priority of the aforesaid mortgage indebtedness remain in full force and effect and that the property encumbered thereby continue to be subject to the lien of such mortgage as security for the payment of the new note executed this date.

This agreement is pursuant to that option conversion feature in the above referenced mortgage which is being exercised by the mortgagor this date.

Given under our hands and seals this the 28th day of April, 1986.

First Federal Savings and Loan Association  
of Alabama by:

Edward A. Davidson

Edward A. Davidson, Assistant Vice President

L. Clay Edwards

Mortgagor L. Clay Edwards

Judy A. Edwards

Mortgagor Judy A. Edwards

Mortgagor

State of Alabama

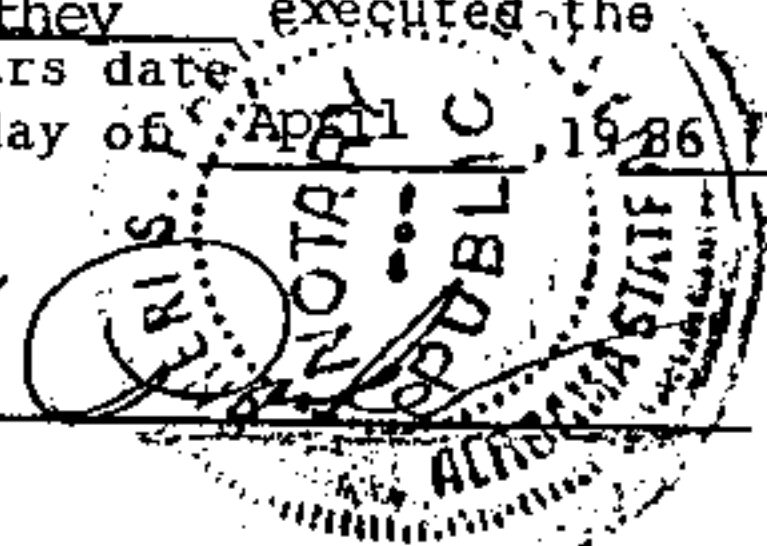
County of Jefferson

On this 28th of April, 1986, I, the undersigned authority, a  
Notary Public in and for said county and in said state, hereby certify that  
L. Clay Edwards and wife, Judy A. Edwards whose name(s) are  
signed to the foregoing conveyance, and who are known to me, acknowledged before  
me that, being informed of the contents of the conveyance, they executed the  
same voluntarily and as their act on the day the same bears date.

Given under my hand and seal of office this the 28th day of April, 1986.

My Commission expires:  
8/16/89

Theris J. Snowden, Jr.  
Notary Public



STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

1986 APR 29 AM 9:55

Theris J. Snowden, Jr.  
JUDGE OF PROBATE

# RECORDING FEES

Recording Fee	\$ <u>5.00</u>
Index Fee	<u>1.00</u>
TOTAL	\$ <u>6.00</u>